

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

**The Market Conduct Examination
of A.A.R.P. Insurance Program.**

)
) No. G 97-40
)
) FINDINGS, CONCLUSIONS, AND
) ORDER ADOPTING REPORT
)

BACKGROUND

An examination of the market conduct of the A.A.R.P. Insurance Program (the Program) as of December 31, 1995, was conducted by market conduct examiners of the Washington State Office of the Insurance Commissioner. This examination was conducted in compliance with the laws and regulations of the State of Washington and in accordance with the procedures promulgated by the National Association of Insurance Commissioners and the Office of the Insurance Commissioner. This examination was limited to complaint handling procedures, rate and form filings, claims settlement practices, cancellations and declinations, renewal and non-renewal procedures, and underwriting and rating practices.

The examination report with the findings and recommendations was transmitted to the Program for its comments on July 15, 1997. A response to the draft report was received on August 11, 1997. The Program did not request a hearing.

The Commissioner or a designee has considered the report, the relevant portions of the examiner workpapers, and the submission by the Program.

Subject to the right of the Program to demand a hearing pursuant to chapters 48.04 and 34.05 RCW, the Commissioner adopts the following findings, conclusions, and order.

FINDINGS

The Commissioner adopts as findings the findings of the examiners as contained on pages 5-10 of the report.

CONCLUSIONS

It is appropriate and in accordance with law to adopt the attached examination report as the final report of the market conduct of the Program.

ORDER

The examination report as filed, attached hereto and incorporated by reference, is hereby **ADOPTED** as the final examination report.

NOTICE The Program has the right to request reconsideration of this order under RCW 34.05.470, to demand a hearing under RCW 48.04.010, or to appeal to court under RCW 34.05.510 et seq. Please send any petition for reconsideration or demand for hearing to William E. Frandsen, Deputy Commissioner, Post Office Box 40257, Olympia, WA 98504-0257.

ENTERED at Lacey, Washington, on November 4, 1997.

DEBORAH SENN

Insurance Commissioner

By:

WILLIAM E. FRANDSEN

Deputy Commissioner